METHODS AND SYSTEMS FOR IDENTIFYING
EARLY TERMINATING LOAN CUSTOMERS

ABSTRACT OF THE DISCLOSURE

Methods and systems for identifying and retaining customers who are likely to terminate an existing loan contract at a date earlier than the loan termination date identified in the loan contract are disclosed. The method includes the steps of using an early termination model to identify customers likely to terminate an existing loan contract at a date earlier than the loan termination date identified in the loan contract, notifying those customers of new loan opportunities at competitive loan interest rates and attempting to cross sell new loans to the customers before the customer early terminates their existing loan.